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PatentREPLY UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP ART UNIT 3624

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: BEIRNE et al.

Application Serial No.: 09/682,787

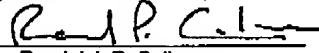
Filing Date: October 18, 2001

For: METHOD, SYSTEM, AND
STORAGE MEDIUM FOR PRE-
SCREENING CUSTOMERS FOR
CREDIT CARD APPROVAL AT A
POINT OF SALE

} Group Art Unit: 3624
} Examiner: Thu Thao Havan
} AMENDMENT and RESPONSE to
} January 26, 2005 Final Office Action
} Attorney Docket No.: G07.042
} PTO Customer Number 28062
} Buckley, Maschoff & Talwalkar LLC
} Five Elm Street
} New Canaan, CT 06840
}

CERTIFICATE OF FACIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile
transmitted to: Commissioner for Patents at fax number
(703) 872-9306 on June 16, 2005.

By: 
Randolph P. Calhoun

Mail Stop After Final
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed January 26, 2005, please amend
the above-identified application as follows:

**Amendments to the claims are reflected in the listing of claims that begins on
page 2 of this paper.**

Remarks begin on page 8 of this paper.